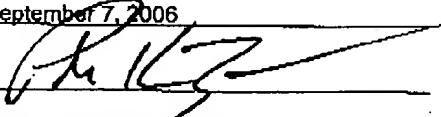


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Date: September 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylchak, Steven R.

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT

SIR:

In response to the Office Action mailed August 8, 2006, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.

Applicant provisionally elects Group I with traverse and requests reconsideration. The restriction is premised upon incorrect claim interpretation: an external residential expense and a non-mortgage residential expense are not necessarily mutually exclusive, e.g., property insurance, property tax, etc. Therefore, there is some overlap in scope. Further, new claims 55-56 are linking claims and cover the combination.

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Regular Correspondence:
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540

Docketed Correspondence:
Post Office Box 7131, Chicago Illinois 60680-7131

Peter K. Trzyna, Esq.

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pkt-law@sbglobal.net

Fax

To:	Examiner Stefanos Karmis, Unit 3624	Re: 09/669,196 Response
Firm:	United States Patent and Trademark Office	Date / Time: September 7, 2006
Street Address:	Phone: (571) 272-6744	
City, State Zip:	Alexandria, VA 22313-1450	Fax: (571) 273-8300
cc:	No. of Pages: 17 (including cover)	

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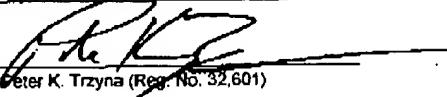
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Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response to Restriction Requirement.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

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09/669,196

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,


Peter K. Trzyniak
(Reg. No. 32,601)

Date: September 7, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824